Transport

5.46 The entire coastline of Kerala is well served by the railways. From Trivandrum to Kayankulam and from Tirur to Manjeswar, a total distance of 220 miles, the tracks are only two to three miles from the sea coast. In addition, there is a motorable road running almost all along the entire coastline. Head loads, bicycles, motor lorries, all these modes are employed for the transportation of fish to the markets depending on the distance of the landing sites from the consuming centres.

5.47 The State Fisheries Department operates four insulated vans. In addition, the Department operates two insulated carrier boats, one from Cochin and the other from Azhikode. These boats transport iced-fish through the inland waters to the interior places. For the marketing of fish in the interior areas, the Indo-Norwegian Project operates eight refrigerated vans.

5.48 It is estimated that the State will require about 60 road vehicles and 20 carrier vessels during the next 10 years. The capital expenditure on these is expected to be about Rs. 40 lakhs, of which Rs. 15 lakhs would be required during the Third Plan. The trucks and carrier vessels should, as far as possible, be owned and operated by Fishermen's Cooperative Societies. Expansion of insulated wagon facilities on the railways will be equally necessary. Insulated wagons should be provided on routes connecting the major production centres with the consumption centres.

Marketing

5.49 The marketing of fish in Kerala is not well organized. At present it is controlled by a few moneylenders and fish merchants. The fishermen are very poor and have generally to depend on borrowings during the off season. A departmental survey reveals that in 1958 the fishermen in Kerala had total assets of only about Rs. 30 lakhs against a total debt of Rs. 135 lakhs. Only a small percentage of the fishermen in Kerala own the boats and nets they use. Most of them work as employees under few boat-owner fishermen. In the pay-off period the boat-owner advances small amounts to the fishermen for their day-to-day needs. The catch is auctioned at the landing centres. The bidders include the fish curers, the retailers and lorry owners, who generally supply fish to the retailers.

5.50 Fish prices fluctuate considerably even in the course of the day. Fish is never weighed in the market. They are measured by standards such as heap, basket, and number, and these vary from market to market. The important wholesale fish markets in the State are located at Trivandrum, Kottayam, Tonur, Trichur, Kozhikode, Alwaye, Changanacherry and Athirumpuzha.

5.51 Changanacherry, Athirumpuzha and Vaniyankulam are the most important markets for cured and salted fish. In the coastal areas the consumption of dried fish is confined mostly to the off-season when fishing totally stops. In the interior of the State, owing to lack of transport facilities, cured fish is sold for the major part of the year. The State has a number of retail fish markets, every town or a group of villages having at least one.

5.52 Fish marketing in Kerala requires a great deal of improvement, both

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454 The families which have made savings are very few in proportion to the population both in the 'town' and in the village area. There is a big Nambudiri janmi in the village. He owns very much land which he has sublet and holds the custody of much [428] devaswom land. As the partition of family property does not exist in a Nambudiri family, their property only increases. The joint property system also obtains among the Nayars, but the Nayar families which are well-to-do and have made savings could be numbered on the fingers. The majority of them are poor and many of them occupy themselves in work for wages. The Brahmans other than Nambudiri Brahmans follow the divided property system.* I can only count four or five families which possess wealth to the value of Rs. 10,000 and above and only one or two which have Rs. 20,000. Most of the Brahmans are comparatively poor. Some are engaged in Government service for a paltry pay of Rs. 20 per month or less, and few are able to save much out of this pay.

No more capital is invested in agriculture than is absolutely necessary from year to year, as for replenishing the stock, implements, etc., and clearing the fields of rubbish and making it [312] ready to receive the rains. Bunds are also constructed, to store water in the water course which runs on the north of the village area, by persons whose lands lie near it, but these dams last only during the summer. A few indeed improve their land by digging it, and one or two have made new fields on land previously waste. About one-tenth of the savings could be said to be utilized in these ways. No one invests his earnings in savings banks.

• [426] Lending to neighbours is *the* form of investing one's savings, until they come up to a round sum which can be invested in landed property. A few people in the town take advantage of others' difficulties to lend money at exorbitant interest. Many are in debt.

454 All castes and conditions of men try to accumulate their savings
525 by subscribing to a *kuri*. A *kuri* serves the purpose of a savings bank. There are three chief kinds—*bhangati-kuri*, auction-*kuri* and lottery-*kuri*. The first prevails among the lower castes and consists of small subscriptions. The *kuri* is started by a *kuri-muppan* (stake-holder) with a certain specified amount as principal, each member subscribing an equal amount. The stake-holder is entrusted with the task of giving a dinner to all the members, each member contributing two or four annas for the purpose. On the day appointed for the *kuri*, the members bid down the amount and the bidden amount is collected from each of the several members and paid to the bidder. Auction-*kuri* is similar to this, but the dinner is dispensed with and the *kuri* deals with large amounts subscribed by well-to-do men. In a lottery-*kuri*, a number of persons agree that each should subscribe a certain sum of money by periodical instalments and that each in his turn, as determined by lot, should take the whole of the subscription for each instalment, all being returned the amount of their subscriptions and the common fund being lent to each subscriber in turn.

454 Every decent householder among the Brahmans spends some
[301] money (at least Rs. 60) on gold ornaments for his wife or other female relatives. The other castes rarely use gold ornaments or jewellery of any cost.

* [I.e., on the death of a man his property is equally divided among his sons.—Ed.]

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Savings are not invested in industrial undertakings, there being no openings for the same. 454

On the question of rural indebtedness, its causes and extent, much can be written. There has been, I am told, an enormous increase in indebtedness among all classes. Nearly 75 per cent are in debt, especially so the poor agriculturists. The great proportion of small landholders and agricultural workers, the want of diversity of industry and occupation, the rise in the price of commodities, the high usurious interest which a few take for money advanced, the substitution of money for kind in taxes, the high cost of education, lower and higher, to which Brahmans resort now-a-days, the high value which people set on Government service, however small the pay, all these are working, some generally and others in particular cases, to cause and perpetuate rural indebtedness. Co-operative credit societies could do much to help the people out of it. I may also mention that litigation is also responsible. For every paltry difference resort is had to the Munsif's or the Magistrate's Court, as there are no other means of settling such differences. There are nearly twenty-five vakils or pleaders in the Munsif's Court alone who cast nets to earn something by favouring the litigious spirit. Among the Brahmans the 'dowry system' is working some mischief. Every girl has to be given in marriage before her twelfth year and the bridegroom demands a good round sum. Social reformers condemn the system. A redeeming feature of it, viz., that that sum is a substantial help to the bridegroom's costly higher English education is not wholly to be forgotten; and no Brahman stops his education until thrown out by the University or money ceases to be forthcoming. 426 [691] [582] [871]

The proportion of debtors who have liberated themselves from debt may be estimated at nearly a fourth.

Communal village life is unknown in the 'village.' The Brahmans in the 'town' try to revive a 'Samooham' (gathering) but with no success so far. There is no communal property. Separate individual life is the order. The local Muhammadans and Christians keep up a kind of unity within their 'castes' because of their religion and Church. The Hindu temples in the village are managed by the State Government. For every slight improvement in the village the people have to approach the Government. For example, the local tank has been in ruins for the last three or four years; the Government of course helps the people, but the tank is not yet repaired because of official delay and when it is actually done, as was done once a few years back, the contractor earns a good round sum as profit and the work is not properly carried out. 621 653

Temples and festivals.—The annual religious festival in the local temple at Watakanchery town which lasts for five days is conducted by the Government. Rs. 128 and 128 paras of paddy (24 cwt.) are spent; a contractor bids for the sum and he conducts the festival. 796

The people of the village themselves conduct an annual religious festival at a temple nearly three miles to the north by collecting subscriptions. They spend nearly Rs. 300 on the occasion. It is pleasant to witness a procession in Malabar. So many elephants are ornamented and made to stand in array. The number of elephants depends upon the depth of the purse. Drum-beaters

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beat the drums according to their 'science' for two or three hours. The figure of the God or Goddess is taken on the back of the middle elephant in the row. There is a display of fireworks at night.

A few temples in the village are managed by private people or Janmis, usually Nambudri Brahmans. Such temples have landed property managed by these Janmis who generally make use of the profits. Recently the Government has been trying to encroach upon the temple properties in its capacity of *melkoyma*; this is very much resented by the Nambudri Jánmis.

The common people as a rule have no part or lot in temple management or expenditure.

State loans.—Only one person in the village has borrowed from the Government a loan of Rs. 400 to be paid back in ten instalments of Rs. 40 each with interest at 5 per cent. The small landholders do not approach the Government for help; the mediocre landholders rent their land to others; while the few big ones have money of their own if they want to make any improvement. The fact is that agriculture is routine work with many people; no permanent improvements are thought of by the majority.

Sanitary condition.—Plague and tuberculosis are not heard of. Malaria only affects those who resort for agricultural purposes to the foot of the hills four or five miles east from the village. Attacks of cholera frequently occur among the local Muhammadans, who are as a rule quite insanitary, poor, living in low and ill-ventilated thatched huts or hovels; one is sick of the stinking smell when one approaches their huts. The local Christians, though equally poor, are better in this respect. The houses of most of the Brahmans and the majority of the Nayars are decent. The hovels of the lower castes and working men again are poor and insanitary. As the houses are not built in rows, but separate, each having a compound big or small, epidemic diseases such as small-pox when they come at all are easily avoided. But the case is different in the quarters of the Muhammadans and Christians, who build their houses in streets.

The chief endemic diseases are fever, rheumatism, attacks of bile.

There are plenty of snakes in the village everywhere. One sometimes hears of deaths caused by snake-bites. There are however a few who pretend to cure snake-bites by incantations aided by medicines.

There is a Government free dispensary established in the 'town' where the Apothecary is a Sub-Assistant Surgeon. But most people resort to native (ayurvedic) physicians or vaidyans. Ayurveda, or the Hindu science of medicine, makes use of vegetable drugs both in the raw and dried state. The physician comes to your house and prescribes a certain mixture according to the directions laid down in his code which he has committed to memory in the form of verses. The drugs can be got from the market, or from a neighbouring hill, or even from one's own compound.

This science is handed down from father to son in certain families in Malabar who form even now some of the most distinguished native physicians in Malabar. Even in a petty village

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agricultural classes but only to the well-to-do and that in a lump sum, such as Rs. 1,000 to Rs. 5,000 or even Rs. 10,000. The chief purposes for which the well-to-do borrow are (1) to displace tenants by paying off the cost of improvement as explained in the introduction on land, (2) in the case of Brahmans for marriage of their daughters, (3) to rich debauchees, and they are not very few, on mortgage of their lands, thus in the end taking away the mortgaged land, (4) to big merchants who carry on the export trade in oil and coconuts and others who are engaged in trade. 452

The passion for jewellery which in former days was present only among Brahmans in Malabar—not so in other districts—is unfortunately spreading among other classes too, and a large amount of money is yearly spent on it. At the present time every man of means will have at least Rs. 200 worth of ornaments and, in a rich man's house, Rs. 5,000 or Rs. 10,000 is the usual amount. The total amount of jewellery may be estimated at Rs. 1,00,000. This is the much talked of 'hoarded wealth' of the village, though the jewels are in daily use and not hidden. Nobody has hidden anything. 301 454

It is not possible to get the exact amount of agricultural indebtedness. I have already stated that the landowners and other rich persons do not lend to the agricultural classes. But who lends to the agricultural classes? The sowcar or the professional moneylender, the middle class man who is not rich but just earns enough for maintenance and some small saving. The number of professional money-lending shops is twelve, and a large number of persons of the middle class are also engaged in the same occupation. A rough estimate of the amount of money lent by the people may be made by a reference to the account books of these money-lenders. They have together lent about Rs. 1,50,000. The money lent by others must amount to more, since they are more lenient than the sowcars, and only when the poor cannot get money from others do they apply to the sowcar. It has been probably estimated at two lakhs. 452

A little explanation of how money is lent may not be out of place here. Suppose a man wants to borrow Rs. 50. The interest that is demanded is 2½ per cent per mensem; there is deducted from the amount lent an allowance called the bank allowance, generally 10 per cent, and also six months' interest or Rs. 6-4-0. So the amount actually paid to the borrower is only Rs. 38-12-0 and he executes a promissory-note for Rs. 50. If a man actually wants Rs. 50 he must incur a debt of Rs. 65. By the third year the man must pay the whole amount and the interest. By that time the total amount would have reached nearly Rs. 90. The poor man is not able to pay the money since the very purpose for which he borrowed is to maintain himself and not for productive purposes. He rewrites the note. For what amount? Rs. 65 plus interest for 2½ years plus compound interest plus bank allowance plus six months' further interest plus a commission (which is a new innovation since last year) mounts up to nearly Rs. 125, i.e., nearly double the original amount. In three years he has paid six months' interest and yet he has to pay double the amount he borrowed. This is an ordinary case, but interest at the rate of 3 or 3½ per cent per mensem is not uncommon. 426

Very few of the poor once in debt ever release themselves. On the other hand the number who are in debt is increasing from year to year. Any amount of money that is in the possession of the

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426 money-lenders is absorbed in no time. In the last five years the number of money-lending shops has doubled and their funds invested by this means have trebled. There is yet a demand for money which is unsatisfied.

Another method of supporting, as it were, the poor, is to lend the seed for sowing on the promise that for every 100 measures lent they will return after the first crop, i.e., after four months from the time of lending, 120 or 130 measures. This means an interest of 60 per cent per annum. The cultivators do not as a rule save their own seed, because when they have no means of living they natually use their seed for food. I am told this is the case with every paddy cultivator excepting the three rich agriculturists who are landowners. It must be confessed here that without such borrowing the cultivation itself could not at present be carried on.

The village is free from padials. The debtors only pay interest, but in the Palghat taluk the system of padials survives.

The causes of indebtedness are not far to seek. Economic backwardness is the primary cause. Waste of money on drink and evil habits is not uncommon. In some cases debt is due to ambi- [585] tious schemes which fail. Excessive display in marriage is not common in Malabar as in eastern districts. Non-Brahmans, especially the castes below the Nayars, pay only Rs. 20 or Rs. 30, according to their means, to the bridegroom, and sometimes not even that. Another Rs. 25 will raise a marriage above the ordinary level. Taking into account that a marriage will be performed in a family only once in five or six years this expenditure of Rs. 50 or so cannot be deemed great.

The ordinary labourers, who number about 500, maintain themselves by their daily work and they are never in debt. It is the agricultural classes and those who are engaged in petty trade that [421] are in debt. The only asset of the tenants is that they have to pay as advance one year's rent to the landowners and they receive for the advance 6 per cent interest. Even this is paid in some cases by borrowing.

There is no co-operative credit society in the village.

476 794 *Communal life.*—The Brahmans of this village have formed themselves into a society for mutual aid and convenience. This organization of the society is on the model of the old village republics. It exists for social purposes only. Two persons are elected biennially to look after the affairs and the income of the society. Every house is represented by its head in the village assembly and that assembly elects the persons. The sources of income to the society are--

(1) the interest on the already existing property which is about Rs. 3,000;

(2) for all social functions such as marriage, etc., the society as a whole has a claim for a fixed sum. The total income from these two sources may be estimated at Rs. 350.

The duty of the society is to appoint the village priest, village barber, village trumpeter and other persons essential for the performance of social or religious functions.

The whole income is spent on the worship of God. The particular ways in which it should be spent have been fixed long ago, and comprise a special feast for the Brahmans once a year, provision of a burial-ground and other public and necessary places

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178 426 The increase in the number of families must not be taken for a sign of prosperity. I have sought out its causes. It has both a social and an economic cause. The breaking up of the old 'Tharvads' into small homesteads, owing to want of harmony among the members, mismanagement of property due to ignorance and rank illiteracy, growing indebtedness of the once rich Tharvads to the local money-lenders or the landlord, are the causes of the downfall of the great Tharvads of old which half a century ago were gracing this desam; the stories yet current in those parts of men of high worth and talents who belonged to them, and the occasional ruined foundations of their family houses alone remain. Indeed joint families have almost all broken up and the Tharvad properties all absorbed by the local 'Jenmis.' The people are day by day being reduced to want and dependence on the landlord and the creditor.

564 The desam cannot be called a 'caste' desam strictly speaking. There are no separate quarters allotted on the basis of caste difference. In spite of the rigorous observance of the 'system of pollution' between caste and caste, peculiar to the Malabar country, all castes hold lands, work, and have families promiscuously throughout the land. For example, every landholding farmer, who is usually a Nayar, has in his family precincts (indeed far enough away to be out of reach of pollution) small homesteads of his labourers who are generally Cherumas or Pulayas * by caste.

There are—

3	Brahman	families ...	24	individuals.
3	Ambalavasi	,, ...	36	,,
137	Nayar	,, ...	956	,,
85	Tiyya	,, ...	584	,,
80	Cheruma	,, ...	390	,,
24	Muhammadan	,, ...	27	,,
1	Christian family	...	6	,,

[463] The *Tiyya* class includes the families of the artisans—'Asari' (carpenter—two families), 'Karuvan' (blacksmith—one family), 'Kollan' (shoemaker—two families), 'Thattan' (goldsmith—one family), 'Mannan' (washerman of the lower class—one family), 'Panikkan' (stone-mason—one family).

Children living	... ...	642		
,, dead	... ...	188	}	Born within the last
,, born lifeless	... ...	67	}	ten years.

Children below ten are alone included in this. This has been ascertained by enquiry among the mothers.

342 Homesteads number 266. The homesteads of the villagers are miserable looking and squalid, frequently being only mud hovels of eight by five feet, more or less. Not more than 40 houses out of 333 are houses worthy of the name. The rest are simply hovels, often the very picture of poverty and famine.

* Between these two depressed castes there are only minute differences.

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west, and sold there. The profit of the bargain is four annas. 252
Twelve families subsist on this trade.

Buttermilk, ghee and butter are made and sold by some families. 234
But this is not a steady trade. It is dependent on cows giving birth.

Village trade.—The volume and the extent of village trade is 438
limited; the wants are few and easily satisfied. Paddy seed for 426
cultivation is not purchased but borrowed from the landlord at an interest of sixty per cent. The amount borrowed with the interest thereon is annually given back to the landlord and again borrowed at the sowing season. The borrower is bound to return paddy fit for seeding.

Other commodities useful for agriculture, such as ropes, vessels 438
used for lifting water, etc., are purchased from the little town of 443
Kunnankulam, eight miles off and belonging to the Native State of Cochin. There is a big bazaar at Kunnankulam where almost all necessaries and luxuries are sold. But the usual market for the village trade is that held on every Thursday at Chalisseri, a large village three miles to the west of Kothachira. People take areca, paddy and other vegetables to this market, get these sold there and with the money thus obtained purchase necessaries; sometimes articles are directly exchanged for paddy. The chief necessaries usually purchased are salt, fish, oil, kerosene, chillis, onions, and [291]
cloth to wear. Men and women wear simply one *mundu* around the waist. Hence little clothing is required.

Chalisseri is in a way an important place. Much trade in areca is carried on here. The agents of the areca traders of Chalisseri come to each family and purchase directly the quantities each has to sell. The quantity conveyed to market by the ryot himself is [435]
not very great. The selling price of areca varies from three to five rupees per tulam (= 25 lb.) according to time and circumstances. The arecanut traders of Chalisseri are absolute masters of this business and often impose their own terms upon the cultivator. After being cut and dried areca is exported by the former into the districts of the east. The best areca grower has sold nuts worth Rs. 400 a year.

The road that runs from the Pattambai railway station to 491
Chowghat passes through Chalisseri. This is the nearest road to Kothachira people. It winds near Kutnad and thus runs parallel to the northern and western boundaries of Kothachira at a distance of two miles from each. A by-road cut from the western arm of the main road to the house of one of the jenmis at his own expense, has long been out of use and is not adapted for public purposes.

The idea of co-operation is unknown. A public road opened [476]
along the private footpath that runs between Karuvathur, a village six miles to the east of Kothachira, and Chalisseri, would be of immense use to the public of these parts. Much traffic is carried on along this footpath between these places specially on market days. It would run across Peringode and along the boundary between Mathur and Kothachira and thus benefit all these desams.

Economic condition of village.—The economic condition of this 511
desam is rather discouraging. The people are deep in debt, are overworked and underfed and ground down by a double tyranny, the tyranny of the landlord who is also the money-lender, and the tyranny of deep-rooted custom in all their lives and walks.

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465 Wages are paid both in money and in kind; more often in kind since they find it more to their immediate advantage. The rate of wages is two annas six pies or its equivalent in corn at the standard price, for an unskilled labourer; and four and at times five annas for skilled artisans.

435 The price of paddy varies in different seasons. In the harvest season and sometimes after it, the price ranges between 2½ and 2 paras a rupee. But towards June and July the price goes up to between 1 and 1½ paras a rupee. This is the only food which [262] can be called staple. In times of scarcity the poorer people depend on jack fruits, mango and fish, of which the latter alone need be purchased, and that is cheaper than other foods.

454 Excepting the jenmis who are large zamindars, there are but six houses which have made savings. The bulk of the families are unable to liberate themselves from the grasp of the creditors.

The capital saved by these families is employed in lending to the needy agriculturists. A microscopically small amount has gone on jewellery among these middle class families, but with the jenmi the case is different. It looks as though the capitalist knows no way to employ his capital except lending to neighbours.

426 *Debt.*—The extent of indebtedness cannot be definitely ascertained by enquiry. But from what I have been able to gather from the accounts of two capitalist families, I have been able to make an almost correct estimate of the state of things with the agriculturist. Ranging from Rs. 10 to Rs. 800 one family account consists of the names of thirty debtors from Kothachira. These are all standing debts and the interest on these varies from 9 per cent to 12 per cent. Twelve per cent is the current rate of "polite" interest, as people call it. But there are capitalists who lend money even at 24 and 30 per cent in the neighbourhood. The capital thus employed, however, is not the result of direct saving but is ancestral property bequeathed by their fathers, who were the heads of a jenmi family.

511 Thus we find that capitalists who have money at all to lend, have got the money by other sources and not by saving. The
426 agriculturist has many difficulties to meet with. He has no land and not enough stock and implements. His family is large and the expense is ordinarily far beyond his income. From his field cultivation, after all expenses have been deducted, he gets very little for himself. The rents are very high. The capital employed in stock is vital to him and yearly his lot is to lose by death of cattle either by disease or by wild beasts. Last year there were two cases of the latter. Those who have garden cultivation have this profit to utilize. But the majority own no gardens. The population has grown but not the means of subsistence, and no family except the few named find it possible to maintain their family purely from the proceeds of their toil. Thus they incur debt, but debt once incurred hangs heavy on the debtor. Not only is he unable to find means to pay the high rate of interest on the previous year's debt, but he must borrow at all costs again if he is to avoid absolute starvation of his family. This is regularly continued. Litigation follows and an additional and unprofitable expense is thus laid on his head. Law interferes and whatever property he has is lost. But the law does not kill the people, and

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so long as they live, they have to keep their body and soul together. Thus year by year, the rich become richer and the poor poorer. The process is continuing at a fast rate and the people do not realize it. They are too ignorant and attribute everything to their fate and God's will. To add to these evils, in some years crops fail and there will be utter starvation. Thus the causes of indebtedness are—

(1) High rent.
(2) Population beyond means of subsistence.
(3) Lands limited in area.
(4) Absolute dependence on land of the population.

There is no instance of debtors who have entirely liberated themselves from debt in this desam. There is no co-operative society.

Sanitation.—In regard to sanitation, thanks to the peculiar customs of Malabar, the evils arising from the rigour of social rules are absent. Infant marriage and purdah are both absent. There is no problem of the disposal of night-soil here, for there are large unoccupied areas whither the people resort, while the women have latrines far out in their back compounds. As for insanitary habits, they are not addicted to any similar to what are found elsewhere. All bathe once a day in tanks or streams. There is neither much smoking or snuffing, but there is chewing (betel and tobacco and lime and arecanut all together) among all people, but not to such an extent as among people in Madras, etc. Drinking is a real evil among the Cherumas, but this is chiefly due to lack of proper food of other sorts. Several of them when asked why they drink have given the same unanimous answer, that "while stomach calls, one must respond, else not hear at all." The latter is of course the cheaper course.

Good and clear water for drinking is easily got from private wells.

But with all these, the figure for the year of deaths from diseases and infant mortality is not encouraging.

The list contains the account of only one year that of 1915-16. But it still speaks for itself.

Kothachira.

Ages of dead.	Number according to age.	Fever.	Dysentery.	Tuberculosis.	Diarrhœa.	Dyspepsia.	Hysteria.	Karappani (skin blotched).	Other causes.
Lifeless birth	7	...	...	...	...	...	...	...	...
Below 1 ...	9	...	3	...	...	...	4	2	...
Between 1 and 10 ...	13	4	3	1	...	...	4	1	...
„ 10 „ 20 ...	1	1	...	...	...	...	...	...	...
„ 20 „ 30 ...	7	3	...	1	1	...	...	...	2
„ 30 „ 40 ...	3	3	...	...	...	...	...	...	...
„ 40 „ 50 ...	...	...	...	...	...	...	...	...	...
„ 50 „ 60 ...	3	...	1	1	1	...	...	...	...
„ 60 „ 80 ...	5	...	1	1	1	...	...	...	2
Total ...	48	11	8	4	3	...	8	3	4

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563 other work demanding skill or strength is mainly done by them.
463 They handle tools better than the Hindus. A strong Muhammadan coolie will carry sacks of grain of 8 paras weighing 160 lb. a distance of two miles half a dozen times in a day, a Hindu coolie will carry only half a sack.

462 *Women's work.*—In the better class families, especially the Brahman and higher Nayar families, women confine themselves to household business and looking after the children. Among the lower castes they work for their living. They help the men in agricultural work, such as transplanting seedlings, sowing, reaping and threshing. Rice husking is their special occupation, they also carry paddy from place to place on their heads. They are paid less than the men, three edangalis where men get four or five. Children also help in agricultural work and in looking after cattle, sheep and goats. Cheruma women work just like the men and get about the same wages. Some Nayar women go out to work in Brahman families.

435 [262] Rice is the staple food, either by itself or in the form of kanji (a sort of watery gruel). Its price depends on that of paddy. The price of paddy is lowest after the first harvest in September, being 2 to 2½ paras (ten edangalis = one para) for one rupee. In about two months the price rises, and paddy sells at about 1¾ paras for a rupee. With the second harvest in December or January the price again falls, but rises gradually till July or August to its maximum height and grain is only 1·5 to 1·8 paras for a rupee. Towards the end of June 1916 it was only 1·6 for a rupee. Price fluctuations are greater or less according to weather conditions and outside demand. In August 1917 the price was 1·3 paras per rupee, and prices were still rising.

454 Not more than 5 per cent, or 20 families, mostly of the higher classes, have made savings.

Very little money is invested in agricultural or industrial capital of the productive kind except the ordinary farming stock. Some persons (foolishly) invest their money in Kanom land the value of which largely depends on the goodwill of the landlord. Few are rich enough to buy land in absolute ownership.

Savings bank accounts are unknown. No one apparently has any.

426 Loans to neighbours is a popular and common way of utilizing savings, especially loans to agriculturists for short periods on high interest, 12 to 24 per cent. Even higher interest is obtained by speculative loans on grain. Thus before harvest a poor peasant may borrow grain for a month, repaying 102 or 102½ measures for 100 measures borrowed.

301 Most saving families possess some jewellery and other movable
454 goods worth about one-eighth to half of their total capital, an obvious attraction to thieves in former years. The amount of jewellery is deceptive as a test of prosperity.

454 Savings are utilized also for the purchase of houses, gardens, and increased consumption. Under this head should also be mentioned small investments in what are called 'Kuris' (chit-funds).

426 The majority of the villagers are in debt, for smaller or larger
735 amounts. During certain seasons of the year many families

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actually go without the needed food and keep body and soul together as best they can. Well may economists and others speak of the power of resistance of the Indian peasant, his power of doing without! I wish I had some photographs of the living skeletons who call forth this praise!! But they are proud; they will never tell you the whole story. The village schoolmasters tell me that boys do not attend school regularly (though it is free) owing to actual starvation, cold hunger takes away all appetite for study. There are practically very few who do not owe something to the village money-lenders. Tenants are always in arrears with their rents; they sometimes even consume the grain reserved for seed. Villagers come begging for small loans just to tide over difficulties from day to day. The high rate of interest includes a large percentage of insurance for risk. Debts vary from a few rupees to hundreds. Exact information is not available.

Causes of indebtedness.—Poverty is of course the chief cause; other causes are want of suitable work, especially for women of the lower classes, the low rate of wages, due in its turn to inefficiency and weakness in bargaining, which exist side by side with improvident habits of the labourers, who are as a rule ignorant (though intelligent) and stoic; the growth of population without a proportionate increase in agricultural products and foodstuffs; the high, almost ruinous rates of interest, often as high as 36 per cent, which are both a cause and a result of poverty; an all round rise in prices, especially in foodstuffs; fast living and improvident habits among the richer—though this is rare—due to the desire to better their standard of life in response to western influences coming from cities. The Brahmans borrow largely to educate their sons and to marry their daughters. General extravagance is however unknown especially in food and dress. Many of the poorer villagers beg you to give them a meal or one of your old used up cloths.

Only a very small percentage, not more than 10 per cent, of the debtors have liberated themselves from debt. The tendency is for a perpetuation of debts. Debt is driving many villagers to other and distant places. When they have earned a small sum they return, but are soon forced into their old state. Of course provident habits do not always exist.

There is no co-operative credit society in the village.

There is no communal income of any sort in the village.

Selling prices of land.—Owing to the prestige and social importance of landownership, the landowning class never sell their lands even for good prices unless driven to it by necessity. This raises the price of land. The rights of ownership peculiar to Malabar, known as janmam, are very complete and thorough and not ordinarily found in ryotwari areas. Janmam land yields very low rates of interest on the price paid for it; prices are so high, having risen 25 to 50 per cent in recent times. Janmam land is usually let out on lease, usually for twelve years renewable at the option of the owner, if the due renewal fees are paid. Even Kanom tenure rights have risen in value, though they depend so much on the good will of the landlord, the tenants having no legal protection against eviction, or arbitrary enhancement of rents. Kanom lands

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includes hardly any females. Some 12 per cent can write the vernacular. Nearly one per cent can talk and read and write English. There are some ten pandits or others who have made a special study of grammar, logic and rhetoric, medicine, astronomy and astrology, all according to Sanskrit works. Two are able Sanskrit scholars, both Brahmans. All the Brahman scholars—some four in all—are well versed in Vedic lore. But no one cares nowadays for such learning, and in consequence their scholarship is miserably inadequately rewarded. They have given up the idea of bringing up their sons in their own fashion and instead send them to English schools. There is one boy in Madras in the Presidency College and some eight others in colleges in Calicut and Palghat, reading in the High School or college classes.

Most of the Brahman boys proceed to advanced schools; there are about ten such now. No Brahman girls proceed to higher schools. But with the advent of an elementary school in the village, they attend that. Formerly they learnt at home or in pial schools with boys. Social difficulties stand in the way of their advanced study. Non-Brahman boys also now go in small numbers to advanced schools. They number not more than a dozen, and none of them has reached a high standard.

One or two of the more advanced students get scholarships covering the school fees; all of them manage with great difficulty to defray their expenses, by borrowing money at high rates of interest, by starting what are called "Kuris," i.e., loans which are paid back by instalments; by selling any property they possess, etc. There is no one in the village who can easily maintain his son at school. Fathers, however, spend their all on their sons' education, hoping that they will get remunerative employment afterwards.

A few boys from the village who have passed through secondary schools have obtained small jobs; none has a good situation. Poorly paid schoolmasters, railway employees and clerks make up the list of the small number of such persons—not more than a dozen. It is more and more difficult for persons who have not got high educational qualifications to get suitable employment. Boys of the village who have received a secondary education and cannot proceed further complain of getting no satisfactory work and having to stay at home or return to their old occupations, which they have very likely neglected and forgotten during their school life. So farmers complain that such education is no good to their sons and we can say nothing in reply, unless we can guarantee situations for the educated. "What is the use of all this fine education," they ask, "if it does not procure a living and makes the boys unfit for what work they know? We would much rather keep them at home to stick to that work and earn a living." How can one urge the cultural and other benefits of education in the face of this practical argument? The quality and kind of education must be improved, made more practical and a better preparation for life.

There are some private libraries of Sanskrit books and palm-leaf manuscripts with the pandits numbering perhaps some 500 in all. The school has a little library where magazines (in the vernacular) and books (English and vernacular) to the number of about 100 are kept. Some of the more advanced students—there are only two or three—have small libraries of English books,